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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/523,789	03/13/2000	Karim Asani	99951.1	6310
7590	12/16/2004		EXAMINER	
Rashida A. Karmali, PhD 99 Wall Street, 13th Floor New York, NY 10005			WASYLCHAK, STEVEN R	
			ART UNIT	PAPER NUMBER
			3624	

DATE MAILED: 12/16/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

RESPONSE TO AMENDMENT AND REMARKS

The faxed reply signed on October 5, 2004 is not fully responsive to the prior Office Action because of the following material omission(s) or matter(s): First, in claim 1, the preamble broadly states: "...without disclosing any personal financial information,..." and is followed by the last line of claim 1: "without assessing any further personal data of the client." Without disclosing ANY personal financial information, period, contradicts without assessing any FURTHER personal data. Please clarify the relationship between the preamble of claim 1 and the last line of claim 1.

Second, FIGURE 1 shows absolutely no direct link between the merchant (300) and the client (200), while claim 1 states "the client browsing the merchant website,...".

Applicant is requested to remove the contradiction.

Lastly, applicant is respectfully requested to correct at least these spelling and grammar errors in the specification, claims, drawings and applicant's remarks for the purpose of prosecution history or allowance or appeal or clarification:

"et al" should be "et al." on at least pages 1 and 8;

"...access to personal financial, banking or credit card information..." in claim 1 on page 8.

"Provisional No" on pages 1 and 2;

"...a customer's information." in claim 2 on page 4;

"...bank accent..." in claim 3 on page 4;

"...amounts of funds..." on page 9;

"...this time round..." on page 9;

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the legal citation: "In re Bond" on page 10;

"In response, applicant strongly disagrees because the cited sections-0110; 0103; 0117; 0204 are not disclosed specifically or indirectly in the corresponding Provisional, and based on two legal bases: " on page 11;

"Therefore, the rejection of claims 7-22, all of which are based on the above, examiner's conclusion, is not sustainable as a matter of law." on page 12;

"Second legal basis, is related...." on page 12;

FIGURE 5A: element 550 means "from" and not "form";

FIGURE 5A: element 585 leads to 560 per examiner or is it still 550?;

FIGURE 6: "INORER TO" in element 1025;

"In summary, claims 1 through 12 are allowable, because: 1) the prior art reference cited cannot be considered to have an earlier filing date than the present application (evidence presented above),..." on page 12.

Examiner cannot proceed on the merits without appropriate explanations and corrections.

Since the above-mentioned reply appears to be bona fide, applicant is given a time period of **ONE (1) MONTH or THIRTY (30) DAYS** from the mailing date of this notice, whichever is longer, within which to supply the omission or correction in order to avoid abandonment. Extensions of this time period may be granted under 37 C.F.R.

1.136(a)

This action is NON-FINAL. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Steven R. Wasylchak whose

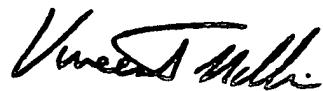
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telephone number is (703) 308-2848. The examiner can normally be reached on Monday-Thursday from 7:00 a.m. to 6:00 p.m. EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin, can be reached at (703) 308-1065. The fax number for Art Unit 3624 is (703) 305-7687.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

Steven Wasylchak 12/7/04



VINCENT MILLIN
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600